

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Atty. Dock. No.: AYM-101

Inventor:	Timothy D. ALLEN	Examiner:	R. WEISBERGER
Serial No.:	09/858,384	Confirmation No.	3415
Filed:	May 16, 2001	Group Art Unit:	3693
Title:	METHOD FOR MORTGAGE CUSTOMER RETENTION		

MAIL STOP RCE

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

AMENDMENT

Sir:

In reply to the Office Action mailed October 7, 2009 (the "Office Action"), in which a THREE (3) month shortened period for reply is January 7, 2010, and a TWO (2) month extension of time, requested herein, is March 8, 2010 (March 7, 2010 being a Sunday), please amend the application as follows and consider the following remarks:

Please amend claim 21 as follows.